

Information to identify the case:

Debtor 1	<u>Charlene J. Carothers-Eddens</u>	Social Security number or ITIN	xxx-xx-1128
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-20066-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charlene J. Carothers-Eddens

4/13/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Charlene J. Carothers-Eddens
DebtorCase No. 13-20066-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 46

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Charlene J. Carothers-Eddens, 390 Caughey Avenue, Pittsburgh, PA 15202-3721
 cr +Capital One Auto Finance, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace,
 Albany, NY 12203-1006
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13594234 +Borough of Bellevue, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13551767 +CAPITAL ONE, 3905 DALLAS PARKWAY, Plano, TX 75093-7892
 13546662 +Capital One Auto Finance, 9441 LBJ FREEWAY, SUITE 350, DALLAS, TEXAS 75243-4652
 13594232 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6002
 13664647 Northgate School Dist./Bellevue Bor., c/o Pa.M.S., 336 Delaware Ave., Dept. W-83,
 Oakmont, PA 15139-2138
 13551780 PAMS BELLEVUE BORO, 386 DELAWARE AVENUE, Oakmont, PA 15139
 13551781 +SAMPSON MORRIS, 2500 ELDO RD SUITE #1, Monroeville, PA 15146-1479
 14764954 +U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing,,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2018 01:49:34 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: ECMBKMail@Caliberhomeloans.com Apr 14 2018 01:50:41 Caliber Home Loans, Inc.,
 13801 Wireless Way, Oklahoma City, OK 73134-2500
 cr +EDI: AISACG.COM Apr 14 2018 05:33:00 Capital One Auto Finance c/o Ascension Capital Gro,
 P.O. Box 201347, Arlington, TX 76006-1347
 13551765 +EDI: TSYS2.COM Apr 14 2018 05:33:00 BARCLAY'S BANK DELAWARE, 125 S. WEST STREET,
 Wilmington, DE 19801-5014
 13543401 EDI: HFC.COM Apr 14 2018 05:33:00 BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
 13817927 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Apr 14 2018 01:50:40 CALIBER HOME LOANS, INC.,
 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500
 13551768 +EDI: CAPITALONE.COM Apr 14 2018 05:33:00 CAPITAL ONE, PO BOX 30281,
 Salt Lake City, UT 84130-0281
 13544230 +E-mail/Text: bankruptcy@caavps.com Apr 14 2018 01:50:10 CAVALRY PORTFOLIO SERVICES,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 13551769 +EDI: RCSFNBMARIN.COM Apr 14 2018 05:33:00 CREDIT ONE BANK, PO BOX 98873,
 Las Vegas, NV 89193-8873
 13992249 +EDI: AISACG.COM Apr 14 2018 05:33:00 Capital One Auto Finance,
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 13827304 +EDI: AIS.COM Apr 14 2018 05:33:00 Capital One Auto Finance c/o AIS,
 Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 13551770 +E-mail/Text: kburkley@bernsteinlaw.com Apr 14 2018 01:50:29 DUQUESNE LIGHT,
 C/O BERNSTEIN LAW FIRM, GULF TOWER SUITE 2200, 707 GRANT ST, Pittsburgh, PA 15219-1900
 13598674 +E-mail/Text: kburkley@bernsteinlaw.com Apr 14 2018 01:50:29 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13551771 +EDI: BLUESTEM Apr 14 2018 05:33:00 FINGERHUT, 6250 RIDGEWOOD RD,
 Saint Cloud, MN 56303-0820
 13551772 +EDI: RMSC.COM Apr 14 2018 05:33:00 GEMB/JCPENNEYS, PO BOX 981402,
 El Paso, TX 79998-1402
 13551773 +EDI: RMSC.COM Apr 14 2018 05:33:00 GEMB/WALMART, PO BOX 981400, El Paso, TX 79998-1400
 13551774 +EDI: HFC.COM Apr 14 2018 05:33:00 HOUSEHOLD BANK, ATTN: DISPUTE PROCESSING,
 12447 SW 69TH AVENUE, Portland, OR 97223-8517
 13551775 +EDI: HFC.COM Apr 14 2018 05:33:00 HOUSEHOLD CREDIT SERVICES, PO BOX 98706,
 Las Vegas, NV 89193-8706
 13543402 EDI: HFC.COM Apr 14 2018 05:33:00 HOUSEHOLD FINANCE, PO BOX 4153-K,
 Carol Stream, IL 60197
 13551777 +EDI: HFC.COM Apr 14 2018 05:33:00 HOUSEHOLD FINANCE CORP., 1421 KRISTINA WAY,
 Chesapeake, VA 23320-8917
 13551779 +EDI: HFC.COM Apr 14 2018 05:33:00 HSBC, 1421 KRISTINA WAY, Chesapeake, VA 23320-8917
 13543403 +EDI: HFC.COM Apr 14 2018 05:33:00 HSBC, PO BOX 5253, Carol Stream, IL 60197-5253
 13642077 +EDI: HFC.COM Apr 14 2018 05:33:00 HSBC Mortgage Services, Inc., PO Box 21188,
 Eagan, MN 55121-0188
 13608865 EDI: JEFFERSONCAP.COM Apr 14 2018 05:33:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13637958 EDI: RESURGENT.COM Apr 14 2018 05:33:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13635759 EDI: MERRICKBANK.COM Apr 14 2018 05:33:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 13591678 +EDI: OPHSUBSID.COM Apr 14 2018 05:33:00 OAK HARBOR CAPITAL II, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2

User: lfin
Form ID: 3180W

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Total Noticed: 46

Date Rcvd: Apr 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13598256 EDI: PRA.COM Apr 14 2018 05:33:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13551782 +E-mail/Text: philadelphia.bnc@ssa.gov Apr 14 2018 01:50:13 SOCIAL SECURITY ADMIN.,
300 SPRING GARDEN ST., MID-ATLANTIC PROGRAM SERVICE CENTER, Philadelphia, PA 19123-2992
13551784 EDI: CITICORP.COM Apr 14 2018 05:33:00 SUNOCO/CITIBANK SDNA, CITIBANK CREDIT DEPT,
PO BOX 6497, Sioux Falls, SD 57117-6497
13551783 EDI: CITICORP.COM Apr 14 2018 05:33:00 SUNOCO/CITIBANK SDNA, CITIBANK DISPUTE UNIT,
PO BOX 6497, Sioux Falls, SD 57117-6497
13551785 +EDI: WTRNBANK.COM Apr 14 2018 05:33:00 TARGET NATIONAL BANK, C/O TARGET CREDIT SERVICE,
PO BOX 673, Minneapolis, MN 55440-0673
13630083 +EDI: OPHSUBSID.COM Apr 14 2018 05:33:00 VANDA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13553692 EDI: ECAST.COM Apr 14 2018 05:33:00 eCAST Settlement Corporation, assignee,
of CitiFinancial, Inc., POB 29262, New York, NY 10087-9262

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr Borough of Bellevue
cr Household Finance Consumer Discount Company
cr LSF8 Master Participation Trust
cr U.S. Bank Trust National Association as Trustee fo
13551766* BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
13551776* HOUSEHOLD FINANCE, PO BOX 4153-K, Carol Stream, IL 60197
13551778* +HSBC, PO BOX 5253, Carol Stream, IL 60197-5253
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 5, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association as Trustee for
GIFM Holdings Trust bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Bellevue jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Mario J. Hanyon on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Richard C. Maider on behalf of Defendant Capital One Auto Finance jharriman@deilylawfirm.com,
bkecfactivitynotices@deilylawfirm.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Russell A. Burdelski on behalf of Debtor Charlene J. Carothers-Eddens atyrusb@choiceonemail.com
Russell A. Burdelski on behalf of Plaintiff Charlene Carothers-Eddens atyrusb@choiceonemail.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
Thomas Song on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
TOTAL: 12